

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

MAUREEN O. HALLIGAN

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:17-22509 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

April 25, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 06/20/2017 and confirmed on 10/11/17 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		208,656.07
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		208,656.07

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	7,374.16	
Trustee Fee	9,466.68	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		16,840.84

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	CARRINGTON MORTGAGE SERVICES LLC Acct: 2772	0.00	123,226.41	0.00	123,226.41
	CARRINGTON MORTGAGE SERVICES LLC Acct: 2772	468.45	468.45	0.00	468.45
	ALLY BANK(*) Acct: 6551	23,823.06	23,823.06	7,172.46	30,995.52
	PRA RECEIVABLES MANAGEMENT LLC - / Acct: 5614	17,327.98	17,327.98	5,170.19	22,498.17
					177,188.55

Priority					
	KENNETH STEIDL ESQ Acct:	0.00	0.00	0.00	0.00
	MAUREEN O. HALLIGAN Acct:	0.00	0.00	0.00	0.00
	STEIDL & STEINBERG Acct:	3,200.00	3,200.00	0.00	0.00
	STEIDL & STEINBERG Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXX3-22	4,174.16	4,174.16	0.00	0.00
	STRATASYS Acct: 4311	0.00	0.00	0.00	0.00
	FREEDOM ASD (NEW SEWICKLEY TWP) ( Acct: 1394	982.12	982.12	0.00	982.12
	INTERNAL REVENUE SERVICE* Acct: 1394	3,078.82	3,078.82	0.00	3,078.82
	PA DEPARTMENT OF REVENUE* Acct: 1394	2,707.30	2,707.30	0.00	2,707.30
					6,768.24

Unsecured					
	MIDLAND FUNDING LLC Acct: 2655	1,912.99	187.42	0.00	187.42
	PORTFOLIO RECOVERY ASSOCIATES, LL Acct: 0408	10,883.37	1,066.24	0.00	1,066.24
	PORTFOLIO RECOVERY ASSOCIATES, LL	11,725.15	1,148.71	0.00	1,148.71

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 6021				
	MIDLAND FUNDING LLC	1,981.14	194.09	0.00	194.09
	Acct: 1741				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct: 8991				
	LVNV FUNDING LLC, ASSIGNEE	8,052.33	788.89	0.00	788.89
	Acct: 4462				
	DISCOVER BANK(*)	8,223.43	805.65	0.00	805.65
	Acct: 0226				
	WELSH DERMATOLOGY	0.00	0.00	0.00	0.00
	Acct:				
	HERITAGE VALLEY SEWICKLEY	0.00	0.00	0.00	0.00
	Acct:				
	CITIBANK NA**	10,235.51	1,002.77	0.00	1,002.77
	Acct: 7492				
	MED EXPRESS BILLING++	0.00	0.00	0.00	0.00
	Acct:				
	PNC BANK NA	18,440.30	1,806.60	0.00	1,806.60
	Acct: 2002				
	RAINIER PHYSICAL THERAPY	0.00	0.00	0.00	0.00
	Acct:				
	TD BANK USA NA**	1,919.63	188.07	0.00	188.07
	Acct: 1810				
	MIDLAND FUNDING LLC	407.60	39.93	0.00	39.93
	Acct: 7228				
	UPMC HEALTH SERVICES	3,843.78	376.58	0.00	376.58
	Acct: 1394				
	PA DEPARTMENT OF REVENUE*	807.36	79.10	0.00	79.10
	Acct: 1394				
	UPMC PHYSICIAN SERVICES	1,181.05	115.71	0.00	115.71
	Acct: 1394				
	DUQUESNE LIGHT COMPANY(*)	598.93	58.68	0.00	58.68
	Acct: 1394				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 2655				
	PHELAN HALLINAN DIAMOND & JONES LL	0.00	0.00	0.00	0.00
	Acct:				
	BERNSTEIN BURKLEY PC	0.00	0.00	0.00	0.00
	Acct:				
	MCCABE WEISBERG & CONWAY LLC	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	HILL WALLACK LLC	0.00	0.00	0.00	0.00
	Acct:				
	AIS PORTFOLIO SERVICES (AMERICAN IN	0.00	0.00	0.00	0.00
	Acct:				
	RANDALL S MILLER & ASSOCIATES PC	0.00	0.00	0.00	0.00
	Acct:				
					7,858.44

TOTAL PAID TO CREDITORS

191,815.23

TOTAL CLAIMED	
PRIORITY	6,768.24
SECURED	41,619.49
UNSECURED	80,212.57

Date: 04/25/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

MAUREEN O. HALLIGAN

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:17-22509 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Maureen O. Halligan  
Debtor

Case No. 17-22509-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Apr 26, 2023

User: auto  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 28, 2023:

Recip ID	Recipient Name and Address
db	+ Maureen O. Halligan, 265 Rochester Rd., Freedom, PA 15042-9369
14645943	Amazon, c/o NCC Services of Ohio, 16605 N. 28th Ave., Suite A106, Jacksonville, FL 32256
14645944	+ Barkleys Bank, PO Box 8833, Wilmington, DE 19899-8833
14645947	+ Barleys Bank, PO Box 8833, Wilmington, DE 19899-8833
14672882	+ Berkheimer Assoc Agt FreedomASD-New Sewickley Twp, c/o David R. Gordon, Esq., 1883 Jory Road, Pen Argyl, PA 18072-9652
14645950	+ Cenlar Mortgage, PO Box 77404, Ewing, NJ 08628-6404
15003706	+ Flagstar Bank, FSB as servicer for Pingora Loan Se, C/O McCabe, Weisberg & Conway, LLC, Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060
14645956	Francis Cost & Welsh Dermatology, Suite 200, 1000 Stonewood Dr., Wexford, PA 15090-8386
14645957	Freedom Area School District and, New Sewickley Township, c/o Berkheimer Tax Collectors, PO Box 25153, Lehigh Valley, PA 18002-5153
14645958	+ Herritage Valley Sewickley, PO Box 536371, Pittsburgh, PA 15253-5905
14645960	+ Home Depot & Citibank, c/o ARSI Collection Agency, 555 St. Charles Dr., Suite 110, Thousand Oaks, CA 91360-3982
14645963	+ MedExpress Urgent Care, PO Box 719, Dellslow, WV 26531-0719
14645964	PA Dept. of Revenue, P.O. Box 280432, Harrisburg, PA 17128-0432
14645966	+ Ranier Physical Therapy, 1187 Freedom Rd., Suite C-101, Cranberry Twp, PA 16066-4964
14645969	+ Target & TD Bank USA, c/o Blatt Hasenmiller Leisker & Moore, 1835 Market St., Suite 501, Philadelphia, PA 19103-2933

TOTAL: 15

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 26 2023 23:55:46	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 26 2023 23:55:50	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
14657647	Email/Text: ally@ebn.phinsolutions.com	Apr 26 2023 23:49:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14645940	+ Email/Text: ally@ebn.phinsolutions.com	Apr 26 2023 23:49:00	Ally Bank, PO Box 380901, Minneapolis, MN 55438-0901
14645942	Email/PDF: gecsedl@recoverycorp.com	Apr 26 2023 23:55:41	Amazon, PO Box 960013, Orlando, FL 32896-0013
14645945	^ MEBN	Apr 26 2023 23:48:59	Barkleys Bank, c/o Northstar Location Services, 4285 Genesee St., Buffalo, NY 14225-1943
14645949	Email/Text: bankruptcydpt@mcmcg.com	Apr 26 2023 23:50:00	Best Buy, c/o Midland Credit Mgmt., PO Box 13386, Roanoke, VA 24033-3386
14645948	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 27 2023 00:08:37	Best Buy, PO Box 9001007, Louisville, KY 40290-1007
14645953	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 26 2023 23:56:07	Citibank, PO Box 183071, Columbus, OH 43218-3071

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15496148	+ Email/Text: BKBCNMAIL@carringtonms.com	Apr 26 2023 23:49:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948
14645952	+ Email/Text: BAN5620@UCBINC.COM	Apr 26 2023 23:49:00	Chase Bank, c/o United Collection Bureau, 5620 Southwick Blvd., Suite 206, Toledo, OH 43614-1501
14720551	Email/Text: bnc-quantum@quantum3group.com	Apr 26 2023 23:50:00	Citibank, N.A., c/o Quantum3 Group LLC, PO Box 280, Kirkland, WA 98083-0280
14651303	Email/Text: mrdiscen@discover.com	Apr 26 2023 23:49:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14645955	Email/Text: signed.order@pfwattorneys.com	Apr 26 2023 23:49:00	Discover Card, c/o Pressler & Pressler, 7 Entin Rd., Parsippany, NJ 07054-5020
14645954	Email/Text: mrdiscen@discover.com	Apr 26 2023 23:49:00	Discover Card, PO Box 3025, New Albany, OH 43054-3025
14727782	+ Email/Text: kbarkley@bernsteinlaw.com	Apr 26 2023 23:50:00	Duquesne Light Company, c/o Allison L. Carr., Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower., Pittsburgh, PA 15219-1945
14645959	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 26 2023 23:56:24	Home Depot & Citibank, c/o Home Depot Credit Services, PO Box 790328, Saint Louis, MO 63179-0328
14645961	Email/Text: mediamanagers@clientservices.com	Apr 26 2023 23:49:00	Home Depot & Citibank, c/o Client Services, 3541 Harry S. Truman Blvd., Saint Charles, MO 63301-4047
14645962	Email/Text: sbse.cio.bnc.mail@irs.gov	Apr 26 2023 23:49:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14645951	Email/PDF: ais.chase.ebn@aisinfo.com	Apr 26 2023 23:56:15	Chase Bank, 201 N. Walnut St., Wilmington, DE 19801
14699861	Email/PDF: resurgentbknofications@resurgent.com	Apr 26 2023 23:56:25	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14714944	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 26 2023 23:50:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14645965	Email/Text: Bankruptcy.Notices@pnc.com	Apr 26 2023 23:49:00	PNC Bank, PO Box 5570, Cleveland, OH 44101-0570
14707315	Email/Text: Bankruptcy.Notices@pnc.com	Apr 26 2023 23:49:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
14935675	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 26 2023 23:56:21	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14702350	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 26 2023 23:56:21	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14646920	+ Email/PDF: rmscedi@recoverycorp.com	Apr 26 2023 23:56:21	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14660083	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 26 2023 23:50:00	Pennsylvania Department of Revenue, Bankruptcy division, P O Box 280946, Harrisburg P A 17128-0946
14725824	+ Email/Text: BKelectronicnotices@cenlar.com	Apr 26 2023 23:49:00	Pingora Loan Servicing, LLC, c/o Cenlar F.S.B., Attn: BK Department, 425 Phillips Blvd., Ewing, NJ 08618-1430
15019427	Email/Text: cashiering-administrationservices@flagstar.com	Apr 26 2023 23:50:00	Pingora Loan Servicing, LLC, c/o Flagstar Bank, FSB, 5151 Corporate Drive, Troy, Michigan 48098-2639
14645967	Email/Text: accounts.receivable@stratasys.com	Apr 26 2023 23:49:00	Stratasys, 7665 Commerce Way, Eden Prairie, MN 55344
14726647	+ Email/Text: bncmail@w-legal.com		

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User: auto

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		Apr 26 2023 23:50:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14645968	Email/Text: bncmail@w-legal.com	Apr 26 2023 23:49:00	Target, PO Box 660170, Dallas, TX 75266-0170
14645971	Email/Text: bankruptcydpt@mcmcg.com	Apr 26 2023 23:50:00	The Gap, c/o Midland Credit Mgmt., PO Box 13386, Roanoke, VA 24033-3386
14645970	Email/PDF: gecsedl@recoverycorp.com	Apr 26 2023 23:55:40	The Gap, PO Box 960013, Orlando, FL 32896-0017
14645972	^ MEBN	Apr 26 2023 23:49:55	UPMC, PO Box 371472, Pittsburgh, PA 15250-7472
14719935	^ MEBN	Apr 26 2023 23:50:57	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
14720194	^ MEBN	Apr 26 2023 23:50:31	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15385613	+ Email/Text: BKBCNMAIL@carringtonms.com	Apr 26 2023 23:49:00	WILMINGTON SAVINGS FUND SOCIETY,, FSB, AS TRUSTEE OF STANWICH, MORTGAGE LOAN TRUST I, Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948

TOTAL: 39

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		CARRINGTON MORTGAGE SERVICES, LLC
cr		Duquesne Light Company
cr		Flagstar Bank, FSB as servicer for Pingora Loan Se
cr		Pingora Loan Servicing, LLC
cr		WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE O
14645946		Barkleys Bank, c/o ERC Collection Agency, PO Box 23870
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14645941	*+	Ally Bank, PO Box 380901, Minneapolis, MN 55438-0901
14660086	*	Pennsylvania Department of Revenue, Bankruptcy division, P O Box 280946, Harrisburg P A 17128-0946

TOTAL: 6 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 28, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 25, 2023 at the address(es) listed below:

Name	Email Address
------	---------------

Brian Nicholas	
----------------	--



District/off: 0315-2

User: auto

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Form ID: pdf900

Total Noticed: 54

on behalf of Creditor Pingora Loan Servicing LLC bnicholas@kmlawgroup.com

Francis Thomas Tarlecki

on behalf of Creditor Flagstar Bank FSB as servicer for Pingora Loan Servicing, LLC ecfmail@ecf.courtdrive.com,  
ecfmail@mwc-law.com

Jerome B. Blank

on behalf of Creditor Pingora Loan Servicing LLC jblank@pincuslaw.com

Kaitlin Shire

on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY FSB, AS TRUSTEE OF STANWICH MORTGAGE LOAN  
TRUST I kshire@hillwallack.com, lharkins@ecf.courtdrive.com;hwbnkj@hillwallack.com;aemberger@ecf.courtdrive.com

Kenneth Steidl

on behalf of Debtor Maureen O. Halligan julie.steidl@steidl-steinberg.com  
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@st  
eidl-steinberg.com;trose@steidl-steinberg.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

Marisa Myers Cohen

on behalf of Creditor Pingora Loan Servicing LLC ecfmail@mwc-law.com, mcohen@mwc-law.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 9